

WHAT IS CLAIMED IS:

1. An arrangement for a money market note and a term note, comprising:
a provision for crediting (a) a collection to (b) principal of said money
market note, if said principal of said money market note is not fully
credited; and
a provision for crediting (a) said collection to (b) principal of said term note,
if said principal of said money market note is fully credited.
2. The arrangement of claim 1, wherein said collection is for said principal
of said term note.
3. The arrangement of claim 1, wherein said collection is held by a trust.
4. The arrangement of claim 1, wherein said principal of said money market
note and said principal of said term note are secured by an asset.
5. The arrangement of claim 4, wherein said asset is an account receivable.
6. The arrangement of claim 1, wherein said money market note is selected
from the group consisting of commercial paper, extendible asset-backed
commercial paper and an extendible asset-backed liquidity note.
7. The arrangement of claim 1, further comprising a provision for said term
note to receive interest at an interest rate during a term period.
8. The arrangement of claim 7, further comprising a provision for extending
said term period for an extended term period, if said principal of said term note is
not fully credited by an expiration of said term period.

9. The arrangement of claim 8, further comprising a provision for increasing said interest rate during said extended term period.

10. A money market note comprising:

a provision for crediting (a) a collection to (b) principal of said money market note, if said principal of said money market note is not fully credited; and

a provision for crediting (a) said collection to (b) principal of a term note, if said principal of said money market note is fully credited.

11. The money market note of claim 10, wherein said collection is for said principal of said term note.

12. A money market note, comprising a provision for crediting (a) a collection for principal of a term note to (b) principal of said money market note, if said principal of said money market note is not fully credited.

13. The money market note of claim 12, further comprising a provision for crediting (a) said collection to (b) said principal of said term note, if said principal of said money market note is fully credited.

14. The money market note of claim 12, wherein said collection is held by a trust.

15. The money market note of claim 12, wherein said principal of said money market note is secured by an asset.

16. The money market note of claim 15, wherein said asset is an account receivable.

17. The money market note of claim 12, wherein said money market note is selected from the group consisting of commercial paper and extendible asset-backed commercial paper.

18. A term note comprising:

a provision for crediting (a) a collection to (b) principal of a money market note, if said principal of said money market note is not fully credited; and

a provision for crediting (a) said collection to (b) principal of said term note, if said principal of said money market note is fully credited.

19. The term note of claim 18, wherein said collection is for said principal of said term note.

20. A term note, comprising a provision for crediting (a) a collection for principal of said term note to (b) principal of a money market note, if said principal of said money market note is not fully credited.

21. The term note of claim 20, further comprising a provision for crediting (a) said collection to (b) said principal of said term note, if said principal of said money market note is fully credited.

22. The term note of claim 20, wherein said collection is held by a trust.

23. The term note of claim 20, further comprising a provision for receiving interest at an interest rate during a term period.

24. The term note of claim 23, further comprising a provision for extending said term period for an extended term period, if said principal of said term note is not fully credited by an expiration of said term period.

25. The term note of claim 24, further comprising a provision for increasing said interest rate during said extended term period.
26. The term note of claim 20, wherein principal of said term note is secured by an asset.
27. The term note of claim 26, wherein said asset is an account receivable.
28. The term note of claim 20, wherein said money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.
29. A method involving a money market note and a term note, comprising: crediting a collection to principal of said money market note, if said principal of said money market note is not fully credited; and crediting said collection to principal of said term note, if said principal of said money market note is fully credited.
30. The method of claim 29, wherein said collection is for said principal of said term note.
31. The method of claim 29, wherein said collection is held by a trust.
32. A method involving a money market note and a term note, comprising crediting (a) a collection for principal of said term note to (b) principal of said money market note, if said principal of said money market note is not fully credited.

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33. The method of claim 32, further comprising crediting (a) said collection to (b) said principal of said term note, if said principal of said money market note is fully credited.

34. The method of claim 33, wherein said collection is held by a trust.